PATENT

Paper No.

File No. MCEA-P6-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CABALLERO, Crispina O., CONROY, Thomas F.,

EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLER, Stephen F., MANN, Richard W.,

UNDERWOOD, Charles M. II

Serial No. : 10/581,419

Confirmation No. : 3775

Filed : November 14, 2006

For : COMPUTER SYSTEM MANAGING AN INSURANCE

RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION

Group Art Unit : 3695

Examiner : POLLOCK, Gregory A.

MS: Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Please enter the following enclosed documents in the above-identified patent application.

- 1. Amendment and Response;
- 2. Substitute Specification-Amended Version pages 1-19;
- 3. Substitute Specification-Clean Version pages 1-17;
- 4. Substitute Abstract-Clean Version page 31;
- 5. Replacement Sheets 1-19, Figures 1-9;

Ser. No. 10/581,419 Atty. Ref. No. MCEA-P6-06

Art Unit: 3965

- 6. Petition to Accept an Unintentionally Delayed Claim Under 35 U.S.C. 120;
- 7. Filing Receipt dated August 12, 2008, with corrections thereon in red ink;
- 8. Request for Corrected Filing Receipt;
- 9. Application Data Sheet; and
- 10. Petition for Extension of Time.

Applicant claims **small entity status**. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: October 27, 2010

P. O. Box 7131 Chicago, Illinois 60680-7131 (312) 240-0824 Peter K. Trzyna (Reg. No. 32,601)